



The Wealth Company
MUTUAL FUND

The Wealth Company Multi Asset Allocation Fund

Investing across equity/equity related securities, debt instruments, Real Estate Investment Trusts (REITs), exchange traded commodity derivatives and ETFs of Gold, Silver etc.

NFO Opens on: November 19, 2025

NFO Closes on: December 03, 2025

One portfolio,
Many engines





Why Multi Asset Allocation Fund

A portfolio intended to navigate different market environments.

Multi-asset allocation fund aims to offer a balance of growth and stability by investing across equities, debt, and commodities like gold/silver. (Invests in at least three asset classes, with a minimum allocation of 10% each in all three asset classes) This diversification may help reduce risk and cushion market volatility. With active management and flexibility, they may help investors navigate changing market conditions while aiming for balanced long-term growth.

Investment Philosophy

Markets move in cycles and no single asset class leads at all times.

The Wealth Company Multi Asset Allocation Fund combines **Equity, Debt** and **Gold/Silver**, to capture opportunities wherever they appear while managing risk.

By spreading investments across multiple assets, the fund aims at **adapting to changing market conditions, smoothing out volatility and harnessing growth across cycles.**

Asset Class	Core Role	Framework Used	Key Approach
Equity	Long-term growth	C.H.A.N.G.E & E.D.G.E	C.H.A.N.G.E screens companies for Capable management, solid History, Attractive valuations, Navigation through cycles, Governance and Earnings growth. E.D.G.E tracks Exchange trends, Domestic indicators, Global drivers and Enterprise factors to fine-tune market positioning.
Debt	Potential stability to portfolio	EPOCH	A top-down and bottom-up process to decide duration, credit quality and positioning within fixed income. Focus on high-quality, short-duration instruments to manage risk.
Gold/Silver	Hedge against inflation & market volatility	Commodity Investment Framework	Allocation guided by fundamentals (demand-supply, macro trends, currency moves) and tactical opportunities such as arbitrage or seasonal demand. Used as a true diversifier, not a symbolic add-on.



Fund Managers



Aparna Shanker

CIO (Equity)

Ex-UTI Mutual Fund,
SBI Mutual Fund

- More than three decades of experience in fund management, primarily with SBI Funds Management and other institutions.
- Known for clarity, discipline and a research-driven approach to building resilient portfolios that aim for sustainable, long-term growth.



Umesh Sharma

CIO (Debt)

Ex-UTI Mutual Fund, Invesco,
Franklin Templeton

- Over 25 years of experience in debt markets and fixed Income investing with stints at UTI Mutual Fund, JM Mutual Fund, ICICI Bank, Invesco Mutual Fund and Franklin Templeton Mutual Fund.
- Has managed fixed income portfolios across the yield curve and has seen multiple cycles.
- Data and process driven.



Varun Nanavati

Fixed Income Analyst
(Debt)

Ex-CITI & KPMG

- Over 5 years of experience in assessing credit quality of large and mid-corporates. Previously associated with Crisil ratings, Citi Crop Services India Pvt Ltd (subsidiary of Citi bank) and KPMG India LLP
- Experienced in assessing industry/sector trends.



The Wealth Company Multi Asset Allocation Fund

An open ended Multi Asset Allocation scheme investing across equity/equity related securities, debt/ money market instruments, commodity ETFs, exchange traded commodity derivatives.

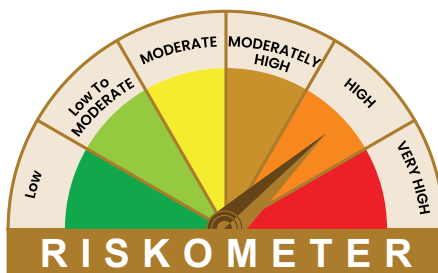
Riskometer and Product Label

This Product is suitable for investors who are seeking*:

- Long term capital appreciation.
- Investment in a multi asset allocation fund with investments in diversified portfolio of instruments across multiple asset classes viz. Equity, Debt and Gold/silver, ETF, commodity ETFs, exchange traded commodity derivatives and related instruments

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

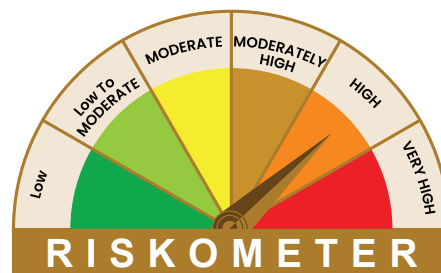
Scheme Riskometer



Risk of the Scheme is at High

Benchmark Riskometer

Benchmark i.e. NIFTY 200 TRI (40%) + NIFTY Short Duration Debt Index (45%) Domestic Prices of Gold (10%) + Domestic Prices of Silver (5%)



The risk of the Benchmark is High

Note: The above product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made. The same shall be updated as per para 17.4.1.i of SEBI Master Circular for Mutual Fund dated June 27, 2024, on Product labelling in mutual fund schemes on ongoing basis.

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